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ATTORNEYS FOR THE OAKS BANK AND TRUST COMPANY

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE:	§	
	§	
MACIEK PAWEL NAZARKO and	§	CASE NO. 05-40372
CATHY LYNN NAZARKO	§	Chapter 7
Debtors,	§	

THE OAKS BANK AND TRUST	§	
COMPANY,	§	
Plaintiff,	§	ADVERSARY NO. 05-4024
	§	
vs.	§	
	§	
MACIEK PAWEL NAZARKO	§	
	§	
Defendant.	§	

DEFENDANT'S FINDINGS OF FACT AND CONCLUSIONS OF LAW

Comes now, Defendant, and submits this its Findings of Fact and Conclusions of Law:

FINDINGS OF FACT:

1. Defendant did not have actual intent to defraud Plaintiff.
2. Defendant did not violate any provisions of Bankruptcy Code Section 523(a)(2), 523(a)(4) and 523(a)(6).

CONCLUSIONS OF LAW

1. Plaintiff is not entitled to a Judgment against the Defendant.
2. Costs of this case are assessed against the Plaintiff.

Respectfully submitted,

GOLDBERG & ALEXANDER, P.C.
Attorneys and Counselors

By: /s/ Rex Henger
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